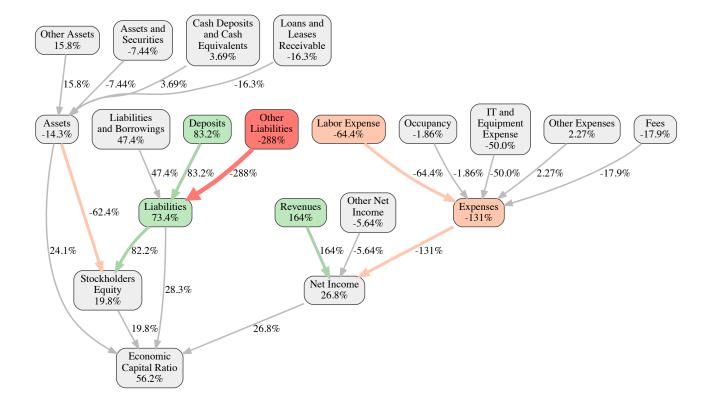


STATE BANKS 2022

BM Technologies:

BM Technologies Inc. Rank 1 of 175





STATE BANKS 2022

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BM Technologies Inc. Rank 1 of 175

The relative strengths and weaknesses of BM Technologies Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BM Technologies Inc. compared to the market average is the variable Revenues, increasing the Economic Capital Ratio by 164% points. The greatest weakness of BM Technologies Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 288% points.

The company's Economic Capital Ratio, given in the ranking table, is 63%, being 56% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	25,704
Deposits	0
Fees	10,395
Goodwill	5,259
IT and Equipment Expense	28,973
Labor Expense	38,036
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	1,197
Other Assets	45,119
Other Compr. Net Income	0
Other Expenses	-657
Other Liabilities	38,447
Other Net Income	0
Other Noninterest Expense	0
Property, Plant and Equipment	346
Revenues	94,987

Output Variable	Value in 1000 USD
Liabilities	38,447
Assets	76,428
Expenses	77,944
Stockholders Equity	37,981
Net Income	17,043
Comprehensive Net Income	17,043
Economic Capital Ratio	63%